

REMARKS

Interview Summary

Applicants, the undersigned, representing applicants, had a telephone interview with Examiner Wright on February 15, 2008, during which the Examiner raised questions relating to the reference Oncken (US 4,985,833). Also present on the call was Mr. Charley Macedo. Applicants raised several points of distinction over Oncken and proposed amendments to element (d) in claim 34. The examiner said that he would consider the amendment and also asked if there was commercial success. Applicants offered to provide a Declaration under Section 132 regarding commercial success of the claimed computer-implemented method.

Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

Claims 34-48 are presented for examination. Only claim 34 has been amended. Independent claim 42 already includes substantially the same limitation.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

As supplemental remarks relative to Applicants' Response filed on October 5, 2007, Applicants' wish to note that Oncken is a direct teach-away to the claimed invention and could not be modified with anything that contradicts that explicit teach-away. Specifically, Oncken teaches bringing in money at the managing bank of Fig. 1B, but then teaches immediately moving that money to the multiple banks shown in Fig. 1C. See Col. 5, lines 30-56. Thus, the money is not kept on the balance sheet of the bank that brought it in. And for the individual banks in Fig. 1C that do receive the money, Oncken teaches moving the entire balance of funds in the account out of the bank after 5 withdrawals have been made. See column 4, lines 25-29, and column 8, lines 33-42. Again, the money is not kept on the balance sheet for the bank. Thus, Oncken cannot accumulate funds at the first bank

institution and permit an "unlimited number of transactions per month while preserving an insured and interest-bearing status of the FDIC-insured and interest-bearing aggregated deposit account held at the first banking institution."

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

Date February 25, 2008

By  _____

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